

Earthquake - Exterior Masonry Veneer Not Covered

For an additional premium, we insure for direct physical loss to property covered under Coverages A, B or C caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

1. One or more earthquake shocks that occur within a seventy-two hour period shall constitute a single earthquake.
2. The following deductible provision replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the loss which exceeds 5% of the amount of insurance that applies to the destroyed or damaged property. This deductible(s) will apply separately to loss under the various Coverages of this policy. If the limit of liability on certain property is increased by endorsement, and that property is destroyed or damaged, the total limit of liability will be used in calculating and applying the deductible.

However, the total deductible amount will not be less than \$250.

Special Exclusions

1. We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether caused by, resulting from, contributed to or aggravated by earthquake.
2. We do not cover loss to exterior masonry veneer. The value of exterior veneer will be deducted before applying the deductible clause. For the purpose of this exclusion, stucco is not considered masonry veneer.

This coverage does not increase the limits of liability stated in this policy and does not include the cost of filling land.

The Earth Movement exclusion in this policy does not apply to loss caused by earthquake including land shock waves or tremors before, during or after a volcanic eruption.

All other provisions of this policy apply.